B1 (Official Form 1) (1/08)			<u>Document</u>		Page 1	L of 28	3					
United	l Stat	es Ba	nkruptcy	Co	ourt				377 1	TD 1818		
Nor	thern	Dist	trict of Illi	noi	is				Volu	untary Petition		
Name of Debtor (if individual, enter Last, First Garcia, Miguel A.	t, Middle):			Name of Joint Debtor (Spouse) (Last, First, Middle): Garcia, Alma G.							
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	t 8 years				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):							
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 7430					Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 6136							
Street Address of Debtor (No. & Street, City, State & Zip Code): 8621 W. Foster Ave. Apt. 3A					Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 8621 W. Foster Ave. Apt. 3A							
Chicago, IL	Z	IPCOD	E 60656		Chicago,	IL			2	ZIPCODE 60656		
County of Residence or of the Principal Place of Cook	of Busine	ess:			County of Cook	Residenc	e or of t	he Principal Pla	ce of Busin	ess:		
Mailing Address of Debtor (if different from st	treet addı	ess)			Mailing Ad	ddress of	Joint D	ebtor (if differer	nt from stre	et address):		
		IPCOD							2	ZIPCODE		
Location of Principal Assets of Business Debto	or (if diff	erent fr	om street addres	s abo	ove):							
True of Dobton			Nature	e D				Chantan of Da		ZIPCODE		
Type of Debtor (Form of Organization)			(Check							Code Under Which (Check one box.)		
(Check one box.) ☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities,				Estate					ognition of a Foreign n Proceeding oter 15 Petition for ognition of a Foreign			
check this box and state type of entity below	7.)		earing Bank ner						Nature of			
Tax-Exen (Check box, i Debtor is a tax-exem Title 26 of the United				, if a	debts, defined in 11 U.S.C. busine applicable.) t organization under States Code (the debts, defined in 11 U.S.C. busine \$ 101(8) as "incurred by an individual primarily for a personal, family, or house-							
Filing Fee (Check of	one box)							Chapter 11 l	Debtors			
Full Filing Fee attached Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.				tor	Check one box: ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: ☐ Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.							
Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Check all applicable boxes: A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).							
Statistical/Administrative Information Debtor estimates that funds will be available Debtor estimates that, after any exempt prodistribution to unsecured creditors.						id, there v	will be r	no funds availab	le for	THIS SPACE IS FOR COURT USE ONLY		
Estimated Number of Creditors	1,000- 5,000		5,001- 10,000		001- 000	25,001- 50,000		50,001- 100,000	Over 100,000			
Estimated Assets	\$1,000 \$10 mi	*	\$10,000,001 to \$50 million		0,000,001 to 00 million	\$100,000 to \$500		\$500,000,001 to \$1 billion	More than \$1 billion			
Estimated Liabilities	\$1,000 \$10 mi		\$10,000,001 to \$50 million		0,000,001 to	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than			

Location Where Filed: None	Case Number:	Date Filed:			
Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If n	nore than one, attach additional sheet)			
Name of Debtor: None	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	ant to whose debts are primarily consumer debts.)				
	X /s/ John E. Trepel	1/23/09			
	Signature of Attorney for Debtor(s	Date			
or safety? Yes, and Exhibit C is attached and made a part of this petition. No	" ' P				
(To be completed by every individual debtor. If a joint petition is filed, e	ibit D ach spouse must complete and a	ttach a separate Exhibit D.)			
Exhibit D completed and signed by the debtor is attached and ma	•	,			
If this is a joint petition:					
Exhibit D also completed and signed by the joint debtor is attach	ned a made a part of this petition.				
Information Regardi	ng the Debtor - Venue				
(Check any a Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180		this District for 180 days immediately			
☐ There is a bankruptcy case concerning debtor's affiliate, general	partner, or partnership pending i	n this District.			
Debtor is a debtor in a foreign proceeding and has its principal p	laaa af baadaaaa ay madaadaal aaaa	ts in the United States in this District			
or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an action or	proceeding [in a federal or state court]			

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

(Name of landlord or lessor that obtained judgment)

(Address of landlord or lessor) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Case 09-03352

(This page must be completed and filed in every case)

B1 (Official Form 1) (1/08)

filing of the petition.

Voluntary Petition

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Garcia, Miguel A. & Garcia, Alma G.

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Name of Debtor(s):

Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

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Page 2

(This page must be completed and filed in every case)

Case 09-03352

Name of Debtor(s):

Garcia, Miguel A. & Garcia, Alma G.

Signatures

$Signature(s) \ of \ Debtor(s) \ (Individual/Joint)$

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Miguel A. Garcia

Signature of Debtor

Miguel A. Garcia

/s/ Alma G. Garcia

Signature of Joint Debtor

Alma G. Garcia

Telephone Number (If not represented by attorney)

January 23, 2009

Date

Signature of Attorney*



Signature of Attorney for Debtor(s)

John E. Trepel Thomas J. Polinski & Associate, Ltd. 5844 W Irving Park Road Chicago, IL 60634-2622 (773) 282-9372 Fax: (773) 282-9806 johntrepel@yahoo.com

January 23, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature	of Authorized	Individual		
Printed N	ame of Author	rized Individua		
Title of A	uthorized Indi	vidual		

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

 $\underset{B6 \, Summary}{Case} \, \underset{Corm \, 6-Summary}{O9-03352} \, Doc \, \, 1$

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United States Bankruptcy Court Northern District of Illinois

	Northern District of Illinois	
NIDE		

IIN KE:	Case No.
Garcia, Miguel A. & Garcia, Alma G.	Chapter 7
Debtor(s)	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 6,300.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 8,500.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$ 93,345.69	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 850.46
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,603.00
	TOTAL	17	\$ 6,300.00	\$ 101,845.69	

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Document **United States Bankruptcy Court Northern District of Illinois**

IN RE:	Case No
Garcia, Miguel A. & Garcia, Alma G.	Chapter 7
Debtor(s)	1

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 850.46
Average Expenses (from Schedule J, Line 18)	\$ 2,603.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 0.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 4,500.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 93,345.69
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 97,845.69

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Case No. Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00

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IN RE Garcia, Miguel A. & Garcia, Alma G.

Debtor(s)

Case No. ____

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on Hand	J	50.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase Bank Joint Checking Account Bank of America of America Wife's account	J	450.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit with Landlord	J	300.00
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household Furniture: Living Room, Kitchen, Bedroom, TV, Bookcases	J	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Wearng Apparel	J	500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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(If known)

IN RE Garcia, Miguel A. & Garcia, Alma G.

__ Case No. _

SCHEDULE B - PERSONAL PROPERTY

Debtor(s)

(Continuation Sheet)

			(,		
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Pontiac Gran Prix	Н	4,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
	Office equipment, furnishings, and supplies.	X			
	Machinery, fixtures, equipment, and supplies used in business.	X			
	Inventory.	X			
	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			

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__ Case No. __

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION				
33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.	X X X							
TOTAL								

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Debtor(s)

_ Case No. _

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:	
(Check one box)	

Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING
SCHEDULE B - PERSONAL PROPERTY			EXEMPTIONS
Cash on Hand	735 ILCS 5 §12-1001(b)	50.00	50.00
Chase Bank Joint Checking Account Bank of America of America Wife's account	735 ILCS 5 §12-1001(b)	450.00	450.00
Security Deposit with Landlord	735 ILCS 5 §12-1001(b)	300.00	300.00
Household Furniture: Living Room, Kitchen, Bedroom, TV, Bookcases	735 ILCS 5 §12-1001(b)	1,000.00	1,000.00
Wearng Apparel	735 ILCS 5 §12-1001(a)	500.00	500.00
2002 Pontiac Gran Prix	735 ILCS 5 §12-1001(c)	4,000.00	4,000.00

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IN RE Garcia, Miguel A. & Garcia, Alma G. Debtor(s)

Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 5180944XXXX		Н	Automobile Loan	T			8,500.00	4,500.00
Wachovia Dealer P.O. Box 19657 Irvine, CA 92683			VALUE \$ 4,000.00					
ACCOUNT NO.			VALUE 4,000.00	H				
ACCOUNT NO.			VALUE \$					
			VALUE \$					
ACCOUNT NO.			VALUE #	╁	H			
ACCOUNT NO.			VALUE \$					
0 continuation sheets attached			(Total of th		otota		\$ 8,500.00	\$ 4,500.00
			(Use only on la	,	Γot	al	\$ 8,500.00	

(Report also on Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related

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IN RE Garcia, Miguel A. & Garcia, Alma G.

0 continuation sheets attached

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Debtor(s)

Case No. (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority

	d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
Ü	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2040944		w	Medical	П		T	
Adbentist - Glen Oaks Hospital P.O. Box 4657 Dak Brook, IL 60522							1,420.00
ACCOUNT NO. H08000267917	T	w	Medical	П	\top	\top	·
Alexian Brothers Behavioral Health Hosp. 21272 Network Place Lockbox 21272 Chicago, IL 60673-1212							919.33
ACCOUNT NO. G00707041331	T	w	Medical	П	1	\dagger	
Alexian Brothers Medical Center 22589 Network Place Lockbox 22589 Chicago, IL 60673-1225							570.00
ACCOUNT NO. 8403815	T	Н	Utility Bill	П	\top	T	
Allied Interstrate Inc. 135 Ford BD Ste 800 Minneapolis, MN 55426							103.00
5 continuation sheets attached			(Total of th	Subt		- 1	3,012.33
Continuation success attached			(Total of th	_	age) otal		, 0,012.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relate	atist	tical	1	S

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3717-584735-61003		w	Credit Card	7	1		П	
American Express P.O. Box 001 Los Angeles, CA 90096-8000								95.00
ACCOUNT NO. 5178-0573-0117-0523		Н	Credit Card	\dashv			H	33.00
Capital One Bank P.O. Box 6492 Carol Stream, IL 60197-6492								730.00
ACCOUNT NO. 6092		w	Medical	\dashv	_		Н	730.00
Cary Bortnick, M.D. Ltd 303 E. Army Trail Road Suite 100 Bloomingdale, IL 60108-2140								51.90
ACCOUNT NO. 5122-5710-1468-3728		J	Credit Card	\exists			П	
Chase Card Services P.O. Box 15153 Wilmington, DE 19886-5153								4,377.28
ACCOUNT NO. 4227-3311-1023-7128		w	Credit Card	+	+	П	H	4,011.20
Chase Card Services P.O. Box 15153 Wilmington, DE 19886-5153								9,579.96
ACCOUNT NO. 4266-8410-7630-5000		w	Credit Card	+	+	П	H	3,013.30
Chase Card Services P.O. Box 15153 Wilmington, DE 19886-5153								3,221.65
ACCOUNT NO. 4640-1820-2213-5705		W	Credit Card	\dashv	\dagger		H	0,221100
Chase Card Services P.O. Box 15153 Wilmington, DE 19886-5153								
							Ц	5,924.40
Sheet no.			(Total o			tota age		\$ 23,980.19
					Т	Γota	al	

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			·				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5424-1802-2553-4343		Н	Credit Card	П			
Citibank							
							3,695.42
ACCOUNT NO.			Assignee or other notification for:				
Erin Capital Management LLC			Citibank				
ACCOUNT NO.			Assignee or other notification for:	H	\dashv		
Northland Group, Inc. P.O. Box 390846 Edina, MN 55439	-		Citibank				
ACCOUNT NO. 03743-500140-56516		w	Credit Card	H	\dashv		
CitiCard P.O. Box 6077 Sioux Falls, SD 57117-6077							6,516.19
ACCOUNT NO.			Assignee or other notification for:	П	\exists		
Client Services, Inc. P.O. Box 5103 St.Peters, MO 63376-0027			CitiCard				
ACCOUNT NO. 5491-1303-4663-3860		W	Credit Card	H	\dashv		
CitiCard P.O. Box 6077 Sioux Falls, SD 57117-6077							5 554 42
ACCOUNT NO. 6011-0077-3852-6481		W	Credit Card	H	\dashv		6,664.43
Discover Card P.O. Box 6103 Carol Stream, IL 60197-6103							
					\Box		17,416.26
Sheet no. 2 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Subt is pa			\$ 34,292.30
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	also atis	tica	n ıl	\$

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the Summary of Schedules, and if applicable, on the Statistical

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 802-1-0001672553		w	Medical				
DuPAge Pathology Associates, S.C. 520 E. 22nd St. Lombard, IL 60148							245.00
ACCOUNT NO. 2026-0101-0391-9150		w	Credit Card	+			315.00
Helzberg Diamonds P.O. Box 17602 Baltimore, MD 21297-1602			Credit Card				
	-			_			277.64
ACCOUNT NO. First Source Advantage, Llc P.O. Box 628 Buffalo, NY 14240-0628			Assignee or other notification for: Helzberg Diamonds				
ACCOUNT NO. 018-5123-130		W	Credit Card	\dagger			
Kohl's P.O. Box 3084 Milwaukee, WI 53201-3084							700.07
ACCOUNT NO. 960-130-693-50		W	Credit Card	t			706.67
Lord & Taylor P.O. Box 960035 Orlando, FL 32896-0035							
L GGOVINENYO 47 020 225 050 4		J	Credit Card	+			171.00
ACCOUNT NO. 47-930-225-858-1 Macy's P.O. Box 689195 Des Moines, IA 50368-9195			Ordan Gard				
ACCOUNT NO. 4308-5130-9073-4370		J	Credit Card			H	603.88
Macy's P.O. Box 689194 Des Moines, IA 50368-9194							5,516.23
Sheet no. 3 of 5 continuation sheets attached to		<u> </u>	<u> </u>	Sub			
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	nis p	age	e)	\$ 7,590.42
			(Use only on last page of the completed Schedule F. Repo	t als		n	ļ

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 003-115533		w	Medical					
MEA Elk Grove LLC P.O. Box 5990 Dept. 20-6008 Carol Stream, IL 60197-5990								90.43
ACCOUNT NO. 6184891		Н	Medical					00.40
RCA Financial Services 628 North St. Geneva, IL 60134								161.00
ACCOUNT NO. 5843238		Н	Medical		_			161.00
RCA Financial Services 628 North St. Geneva, IL 60134			Medical					
								319.00
ACCOUNT NO. 70731 RLT Neurologic Associates Ltd. P.O. Box 87916 Dept. 2010 Carol Stream, IL 60188-7916		W	Medical					225.22
ACCOUNT NO. 623831947		Н	Phone Bill	-	_			225.00
Sprint P.O. Box 4191 Carol Stream, IL 60197-4191								184.57
ACCOUNT NO.			Assignee or other notification for:	\dashv			\dashv	104.57
GC Services Limited Partnership P.O. Box 7850 Baldwin Park, CA 91706			Sprint					
ACCOUNT NO. 7610877536		W	Medical	\dashv				
Suburban Radiologisys, SC 1446 Momentum Place Chicago, IL 60689-5314								
								90.43
Sheet no. 4 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total			tota age		\$ 1,070.43
			,			ota	t	·

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

		((Continuation Sheet)		_			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	TINITOTITOATED	משנה שוט טובונוט	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 08-304186		w	Medical	\top	+	\top	$^{+}$	
Superior Air Ground Ambulance Serv. P.O. Box 1407 Elmhurst, IL 60126								
ACCOUNT NO. 07 M1 165978		Н	Collection Attorney for Alpine Capital	+	+	+	+	963.00
The Albert Law Firm 205 W. Randolph St. Suite 920 Chicago, IL 60606			Investments, LLc					5,754.00
ACCOUNT NO. 4266-8120-7022-2574		Н	Credit Card	+	+	+	+	3,734.00
Unifund 10625 Techwoods Circle Cincinnati, OH 45242								10,257.00
ACCOUNT NO.			Assignee or other notification for:	+	t	\dagger	+	10,207.00
Law Offices Of Arthur B. Adler & Assocs. 25 E. Washington St. Suite 500 Chicago, IL 60602-1702			Unifund					
ACCOUNT NO. 5418-2202-3723-3472		W	Credit Card	+	+	\dagger	+	
Washington Mutual Card Servs. P.O. Box 660487 Dallas, TX 75266-0487								5 540 00
ACCOUNT NO. 3144234791		W	Bank Account	+	+	+	+	5,516.23
Washington Mutual Card Servs. Chicago, IL								
ACCOUNT NO.			Assignee or other notification for:	+	ł	+	+	909.79
Capital Management Services, LP Collection Service For Washington Mutual 726 Exchange St., Ste 700 Buffalo, NY 14210			Washington Mutual Card Servs.					
Sheet no. 5 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		1	(Total o		pag	ge)	\$	23,400.02
			(Use only on last page of the completed Schedule F. Rej the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rej	ort al e Stati	istic	on cal		93.345.69

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Summary of Certain Liabilities and Related Data.) \$ 93,345.69

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Debtor(s)

(If know)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Residential Lease for 1 yeard

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SCHEDULE H - CODEBTORS

(If known)

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
1	I and the second

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SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status		DEPENDENTS (OF DEBTOR AND	SPOUS	SE _		
Married		RELATIONSHIP(S): Wife				AGE(S): 33	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed	Receiving Cle The Home De 1 years and 1	pot					
Address of Employer	Niles, IL						
INCOME: (Estima	ate of average or	projected monthly income at time case filed))		DEBTOR		SPOUSE
	•	lary, and commissions (prorate if not paid mo		\$	1,250.00	\$	210022
2. Estimated month		and, and commissions (produce it not paid in	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	\$	1,200.00	\$	
3. SUBTOTAL	•			\$	1,250.00	\$	0.00
4. LESS PAYROLI	L DEDUCTION	IS		Ψ ——	1,200.00	Ψ	0.00
a. Payroll taxes a				\$	386.01	\$	
b. Insurance				\$		\$	
c. Union dues				\$		\$	
d. Other (specify)	Short Term I	Disability		\$	13.53	\$	
				<u>\$</u>		\$	
5. SUBTOTAL O	F PAYROLL D	EDUCTIONS		\$	399.54	\$	0.00
6. TOTAL NET M	IONTHLY TA	KE HOME PAY		\$	850.46	\$	0.00
		of business or profession or farm (attach detai	led statement)	\$		\$	
8. Income from real				\$		\$	
9. Interest and divid				\$		\$	
that of dependents l		ort payments payable to the debtor for the deb	nor's use or	¢		\$	
11. Social Security		ment assistance		Ψ		Ψ	
				\$		\$	
				\$		\$	
12. Pension or retir				\$		\$	
13. Other monthly i	income			_		_	
(Specify)				\$		\$	
				\$		\$ \$	
14. SUBTOTAL C	F LINES 7 TH	IROUGH 13		\$		\$	
		OME (Add amounts shown on lines 6 and 14	1)	\$	850.46	\$	0.00
16. COMBINED A	AVERAGE MO	ONTHLY INCOME: (Combine column total	s from line 15;		Φ.	050	

if there is only one debtor repeat total reported on line 15)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

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SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	(S)	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the decon Form22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	850.00
a. Are real estate taxes included? Yes No _ \bar{u}	T	
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	25.00
b. Water and sewer	\$	
c. Telephone	\$	180.00
d. Other	\$	
3. Home maintenance (repairs and upkeep)	— ţ—	
4. Food	\$ —	450.00
5. Clothing	\$	150.00
6. Laundry and dry cleaning	\$ ——	20.00
7. Medical and dental expenses	\$	300.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		15.00
b. Life	\$	
c. Health		70.00
d. Auto e. Other	*—	78.00
e. Other	— ţ—	
12. Taxes (not deducted from wages or included in home mortgage payments)	— ^ф —	
(Specify)	\$	
(~p••nj)	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	285.00
b. Other	\$	
	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)17. Other	\$	
17. Other	— [¢] —	
	— ¢ —	
	Ψ	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	2,603.00
	Ľ	
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing o	f this docu	ment:
None		

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 850.46
b. Average monthly expenses from Line 18 above	\$
c Monthly net income (a minus b)	\$ -1.752.54

Document

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(If known)

IN RE Garcia, Miguel A. & Garcia, Alma G.

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Debtor(s)

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: January 23, 2009 Signature: /s/ Miguel A. Garcia Debtor Miguel A. Garcia Date: January 23, 2009 Signature: /s/ Alma G. Garcia (Joint Debtor, if any) Alma G. Garcia [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Social Security No. (Required by 11 U.S.C. § 110.) Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP _____ (the president or other officer or an authorized agent of the corporation or a I, the member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

 $\underset{B7 \text{ (Official Form 7) (12/07)}}{\text{Case 09-03352}}$

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United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No
Garcia, Miguel A. & Garcia, Alma G.	Chapter 7
Debtor(s)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Ouestions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Ouestions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None," If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business," A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

1,250.00 Employment Husband Year to Date

33.432.27 Husband 2007 Tax Return

36,684.00 Husband 2006 Tax Return

0.00 Wife Year to Date:

29,476.00 Wife 2007 Tax Return

33,103.00 Wife 2006 Tax Return

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Desc Main

Thomas J. Polinski & Associates 5844 W Irving Park Road Chicago, IL 60634

16.950.00

Money Market Management

50.00

Credit Counseling

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

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None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

Non

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

ü

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: January 23, 2009

Signature /s/ Miguel A. Garcia

of Debtor

Miguel A. Garcia

Date: January 23, 2009

Signature /s/ Alma G. Garcia

of Joint Debtor

(if any)

_____**0** continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Case 09-03352 Doc 1 **B8** (Official Form 8) (12/08)

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Document Page 28 of 28 United States Bankruptcy Court Northern District of Illinois

	Northern Dis	trict of Illinois	
IN RE: Garcia, Miguel A. & Garcia, Alma G.		Case No	
			Chapter 7
	Debtor(s)		
CHAPTER 7	INDIVIDUAL DEBTO	OR'S STATEMENT	TOF INTENTION
PART A – Debts secured by property of estate. Attach additional pages if necess		e fully completed for E	ACH debt which is secured by property of the
Property No. 1			
Creditor's Name: Wachovia Dealer		Describe Property Securing Debt: 2002 Pontiac Gran Prix	
Property will be (check one): Surrendered Retained			
If retaining the property, I intend to (c) Redeem the property Reaffirm the debt Other. Explain Property is (check one): Claimed as exempt Not claim		(for ex	cample, avoid lien using 11 U.S.C. § 522(f)).
Property No. 2 (if necessary)		7	
Creditor's Name:		Describe Property Securing Debt:	
Property will be (check one): Surrendered Retained If retaining the property, I intend to (c) Redeem the property Reaffirm the debt Other. Explain	heck at least one):	(for ex	cample, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ☐ Claimed as exempt ☐ Not clair	ned as exempt		
PART B – Personal property subject to additional pages if necessary.)	unexpired leases. (All three o	columns of Part B must	be completed for each unexpired lease. Attach
Property No. 1			
Lessor's Name: Said Albareedi	Describe Leased Residential Leas		Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes No
Property No. 2 (if necessary)			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
continuation sheets attached (if an	y)		
personal property subject to an unex	pired lease.		roperty of my estate securing a debt and/or
Date: January 23, 2009	/s/ Miguel A. Garcia	9	

Signature of Debtor /s/ Alma G. Garcia Signature of Joint Debtor